

**REMARKS**

Claims 30-39 are pending in the present Application. Claims 40-42 have been added.

**I. An interview was held with the Examiner on September 6, 2005.**

Applicants respectfully thank the Examiner for holding an interview. The Examiner was very helpful and pleasant to deal with.

Applicants have added claims directed to a realistic virtual town. The Examiner indicated that such an overall concept appeared to be novel in the interview. No new matter is added.

Also, applicants have added a claim directed to "encouraging use" of the virtual system by making the E currency worth more if more users/and or more volume of E currency is in use in the system. No new matter is added. In other words, if more users are participating and using the E currency, the E currency becomes worth more by design by manipulating the exchange rate. Also, if for example, one user managed to amass a large amount of E currency, the volume alone from one user could also improve the E currency rate. Therefore, the goal is to encourage use of the E-currency and the virtual system in general by rewarding use with a more favorable exchange rate and by encouraging current users to encourage new users to use the system.

**II. The 35 USC §112 and 35 USC §101 rejections have been addressed.**

As discussed in the interview, clarified versions of the claims, 30-39, which overcome the §112 and §101 rejections and place the claims in better form have been submitted.

**III. New claim 40.**

Applicants have added claims directed to a realistic virtual town. The Examiner indicated that such an overall concept appeared to be novel in the interview. No new matter is added, and support is found throughout the specification.

As noted in the previous response, the Examiner is respectfully requested to read "Example 7" found at pages 69-70 of the specification which is an exemplary embodiment of the claimed "virtual town." For example, see "Town P" recited at the bottom of page 69 for support.

In Example 7, Mr. B who is handicapped and unfortunately cannot easily work in real life places his picture on a virtual figure who can work in a computer generated, and very realistic appearing, virtual town almost like a realistic video game of sorts. Mr. B's character works at a rate of 100E in this virtual town. Real customers also visit the virtual space as characters to buy things. In this example, Mr. B sells cars to customers. When Mr. B wants to, he can cash in his earned 7500E for real currency such as dollars (or another virtual currency valid in another space) by sending his character to visit a virtual bank in his virtual town. The virtual bank sets the claimed "floating exchange rate." Thus, an entire claimed "virtual space" which is like a video game with characters working *for each other to earn income* is created so that people who could not work ordinarily or who do not want actually travel to a real "bricks and mortar" town can now work in this virtual town of this embodiment.

#### IV. New claim 41

New claim 41 is supported at least by page 59 "equation 2" and by Figure 14.

#### V. Wong and Kitano

In contrast to the pending claims, and as argued in the applicants previous response, the cited Wong et al. reference is a real world only solution for Internet users who need to exchange real money somehow over the Internet in a secure manner. This is respectfully not the same as creating the claimed graphically realistic "virtual town" to work in as claimed.

Therefore, as all of the claimed limitations are not taught or suggested by the combination of Kitano and Wong as alleged by the USPTO for example, the requirements for establishing a *prima facie* case of obviousness under 35 USC §103(a) has not respectfully been met by the USPTO's rejections as is required (See also MPEP 706.02(j)).

In view of the foregoing, it is respectfully submitted that the instant application is in condition for allowance. Thus, it is respectfully requested that this application be reconsidered and

allowed. It is respectfully requested that the Examiner telephone the undersigned for any reason in order to aid prosecution.

In the event the Commissioner of Patents and Trademarks deems additional fees to be due in connection with this application, Applicant's attorney hereby authorizes that such fee be charged to Deposit Account No. 06-1130.

Respectfully submitted,

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